

Fill in this information to identify the case:

Debtor 1 Brett Svatora

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Michigan

Case number 14-30028

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Flagstar Bank, FSBCourt claim no. (if known): 4Last 4 digits of any number you use to
identify the debtor's account: 1 2 9 9Date of payment change:
Must be at least 21 days after date
of this notice 05/01/2018New total payment: \$ 483.18
Principal, interest, and escrow, if any**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 98.72New escrow payment: \$ 148.68**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ 334.50New principal and interest payment: \$ 334.50**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Brett Svatora

First Name Middle Name Last Name

Case number (if known) **14-30028****Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Adam Berman (P68586)

Signature

Date **04/09/2018**

Print:

Adam**Berman**

First Name Middle Name Last Name

Title **Attorney for Creditor**

Company

Potestivo & Associates, P. C.

Address

251 Diversion St.

Number Street

Rochester**MI****48307**

City State ZIP Code

Contact phone

(248)853-4400Email **aberman@potestivolaw.com**

Representation of Printed Document



Pay by mail:
Flagstar Bank • PO Box 560263
Dallas, TX 75266-0263

Redacted

BRETT SVATORA
648 OLDE ENGLISH CIR
HOWELL MI 48855-7735

ANNUAL ESCROW STATEMENT

Loan Number: Redacted
Property Address: 648 Olde English Cir
Escrow Analysis Date: 03/19/2018
New Payment: \$483.18
New Payment Effective Date: 05/01/2018



Pay by website:
flagstar.com/myloans



Customer service:
(800) 968-7700
Monday-Friday 7:30 a.m.-8 p.m., ET
Saturday 7:30 a.m.-4 p.m., ET

Dear Brett Svatora,

Each year Flagstar Bank reviews your escrow account to ensure the correct amounts are being collected to pay your property taxes and homeowner's insurance. In reviewing your escrow account, we found **you're on target**.

Quick breakdown of your Escrow review

Required Escrow Balance	\$987.43
Bankruptcy Claim	\$234.52
Current Escrow Balance*	\$752.91
You're on target	\$0.00

*Based on all payments and disbursements due being made prior to the new payment effective date.

For more escrow related information, please reference your Bankruptcy documents filed with the court.

Review Your Payment

Old Mortgage Payment

Principal & Interest	\$334.50
Escrow	\$98.72

Monthly Mortgage Payment \$433.22

New Mortgage Payment

Principal & Interest	\$334.50
Escrow	\$148.68

New Monthly Mortgage Payment \$483.18

Your new monthly payment is effective May 01, 2018.

How Your Escrow Payment Is Calculated

Your new monthly escrow payment is calculated by adding all of your disbursements then dividing this figure by 12 months, which equals \$148.68.

Mortgage Insurance	\$273.48	/12=	\$22.79
Taxes	\$1,393.93	/12=	\$116.16
Insurance	\$116.73	/12=	\$9.73

Escrow Payment \$148.68

As allowed by the Real Estate Settlement Procedures Act (RESPA), your mortgage documents, or state law, the escrow balance should not go below two months' tax and insurance payments, which is a minimum balance of \$251.78.

Your projected escrow balance in August is expected to be \$17.26.

Required Minimum Balance:	\$251.78
Bankruptcy Escrow Claim:	\$234.52
Projected Balance:	\$17.26

Review Your Upcoming Escrow Account Activity (05/01/18 to 04/01/19)

The items below reflect the payments we expect to receive each month for your escrow account and the payments we expect to make on your behalf for your real estate taxes and/or insurance premiums.

Month	Item Description	Payment to Escrow	Payment from Escrow	Expected Balance	Required Balance
	Beginning Balance			\$752.91	\$987.43
05/18	Mortgage Insurance	\$148.68	-\$22.79	\$878.80	\$1,113.32
06/18	Mortgage Insurance	\$148.68	-\$22.79	\$1,004.69	\$1,239.21
07/18	Mortgage Insurance	\$148.68	-\$22.79	\$1,130.58	\$1,365.10
08/18	Mortgage Insurance	\$148.68	-\$22.79	\$1,256.47	\$1,490.99
08/18	Taxes	\$0.00	-\$1,122.48	\$133.99	\$368.51
08/18	Insurance	\$0.00	-\$116.73	\$17.26	\$251.78
09/18	Mortgage Insurance	\$148.68	-\$22.79	\$143.15	\$377.67
10/18	Mortgage Insurance	\$148.68	-\$22.79	\$269.04	\$503.56
11/18	Mortgage Insurance	\$148.68	-\$22.79	\$394.93	\$629.45
12/18	Mortgage Insurance	\$148.68	-\$22.79	\$520.82	\$755.34
12/18	Taxes	\$0.00	-\$271.45	\$249.37	\$483.89
01/19	Mortgage Insurance	\$148.68	-\$22.79	\$375.26	\$609.78
02/19	Mortgage Insurance	\$148.68	-\$22.79	\$501.15	\$735.67
03/19	Mortgage Insurance	\$148.68	-\$22.79	\$627.04	\$861.56
04/19	Mortgage Insurance	\$148.68	-\$22.79	\$752.93	\$987.45
	Total	\$1,784.16	-\$1,784.14		

Review Your Escrow Account History (07/01/15 to 04/30/18)

The items below reflect the expected activity last year and compare it with the actual payments received and disbursements made.

Last year, we anticipated that payments from your account would be made during this period equaling \$1,184.58. Under federal law, your lowest monthly balance should not have exceeded \$148.80 or two (2) months of anticipated payments from your escrow account, unless your mortgage documents or state law specifies a lower amount. Your actual lowest monthly balance was -\$1,949.25.

PROJECTED

ACTUAL

Month	Item Description	Payment to Escrow	Payment from Escrow	Escrow Running Balance	Payment to Escrow	Payment from Escrow	Escrow Running Balance
	Beginning Balance			\$610.82			-\$852.86
July	Mortgage Insurance	\$98.72	\$24.32	\$685.22	\$314.43	\$0.00	-\$538.43
July	Mortgage Insurance	\$0.00	\$0.00	\$685.22	\$0.00	\$23.84	-\$562.27
August	Mortgage Insurance	\$98.72	\$24.32	\$759.62	\$209.62	\$0.00	-\$352.65
August	Taxes	\$0.00	\$494.58	\$265.04	\$0.00	\$491.32	-\$843.97
August	Insurance	\$0.00	\$116.24	\$148.80	\$0.00	\$0.00	-\$843.97
August	Mortgage Insurance	\$0.00	\$0.00	\$148.80	\$0.00	\$23.84	-\$867.81
September	Mortgage Insurance	\$98.72	\$24.32	\$223.20	\$0.00	\$0.00	-\$867.81
September	Mortgage Insurance	\$0.00	\$0.00	\$223.20	\$0.00	\$23.84	-\$891.65
September	Insurance	\$0.00	\$0.00	\$223.20	\$0.00	\$116.24	-\$1,007.89
October	Mortgage Insurance	\$98.72	\$24.32	\$297.60	\$209.62	\$0.00	-\$798.27
October	Mortgage Insurance	\$0.00	\$0.00	\$297.60	\$0.00	\$23.84	-\$822.11
November	Mortgage Insurance	\$98.72	\$24.32	\$372.00	\$104.81	\$0.00	-\$717.30
November	Mortgage Insurance	\$0.00	\$0.00	\$372.00	\$0.00	\$23.84	-\$741.14

Month	Item Description	Payment to Escrow	Payment from Escrow	Escrow Running Balance	Payment to Escrow	Payment from Escrow	Escrow Running Balance
December	Mortgage Insurance	\$98.72	\$24.32	\$446.40	\$209.62	\$0.00	-\$531.52
December	Taxes	\$0.00	\$281.92	\$164.48	\$0.00	\$269.74	-\$801.26
December	Mortgage Insurance	\$0.00	\$0.00	\$164.48	\$0.00	\$23.84	-\$825.10
January	Mortgage Insurance	\$98.72	\$24.32	\$238.88	\$104.81	\$0.00	-\$720.29
January	Mortgage Insurance	\$0.00	\$0.00	\$238.88	\$0.00	\$23.84	-\$744.13
February	Mortgage Insurance	\$98.72	\$24.32	\$313.28	\$98.72	\$0.00	-\$645.41
February	Mortgage Insurance	\$0.00	\$0.00	\$313.28	\$0.00	\$23.84	-\$669.25
March	Mortgage Insurance	\$98.72	\$24.32	\$387.68	\$98.72	\$0.00	-\$570.53
March	Mortgage Insurance	\$0.00	\$0.00	\$387.68	\$0.00	\$23.84	-\$594.37
April	Mortgage Insurance	\$98.72	\$24.32	\$462.08	\$197.44	\$0.00	-\$396.93
April	Mortgage Insurance	\$0.00	\$0.00	\$462.08	\$0.00	\$23.84	-\$420.77
May	Mortgage Insurance	\$98.72	\$24.32	\$536.48	\$98.72	\$0.00	-\$322.05
May	Mortgage Insurance	\$0.00	\$0.00	\$536.48	\$0.00	\$23.84	-\$345.89
June	Mortgage Insurance	\$98.72	\$24.32	\$610.88	\$98.72	\$23.84	-\$271.01
July	Mortgage Insurance	\$0.00	\$0.00	\$610.88	\$98.72	\$23.33	-\$195.62
August	Mortgage Insurance	\$0.00	\$0.00	\$610.88	\$98.72	\$23.33	-\$120.23
August	Taxes	\$0.00	\$0.00	\$610.88	\$0.00	\$1,117.12	-\$1,237.35
September	Mortgage Insurance	\$0.00	\$0.00	\$610.88	\$98.72	\$23.33	-\$1,161.96
September	Insurance	\$0.00	\$0.00	\$610.88	\$0.00	\$116.73	-\$1,278.69
October	Mortgage Insurance	\$0.00	\$0.00	\$610.88	\$197.44	\$23.33	-\$1,104.58
November	Mortgage Insurance	\$0.00	\$0.00	\$610.88	\$98.72	\$23.33	-\$1,029.19
November	Taxes	\$0.00	\$0.00	\$610.88	\$0.00	\$271.20	-\$1,300.39
December	Mortgage Insurance	\$0.00	\$0.00	\$610.88	\$98.72	\$23.33	-\$1,225.00
January	Mortgage Insurance	\$0.00	\$0.00	\$610.88	\$98.72	\$23.33	-\$1,149.61
February	Mortgage Insurance	\$0.00	\$0.00	\$610.88	\$98.72	\$23.33	-\$1,074.22
March	Mortgage Insurance	\$0.00	\$0.00	\$610.88	\$98.72	\$23.33	-\$998.83
April	Mortgage Insurance	\$0.00	\$0.00	\$610.88	\$98.72	\$23.33	-\$923.44
May	Mortgage Insurance	\$0.00	\$0.00	\$610.88	\$0.00	\$23.33	-\$946.77
June	Mortgage Insurance	\$0.00	\$0.00	\$610.88	\$98.72	\$23.33	-\$871.38
July	Mortgage Insurance	\$0.00	\$0.00	\$610.88	\$197.44	\$22.79	-\$696.73
August	Mortgage Insurance	\$0.00	\$0.00	\$610.88	\$98.72	\$22.79	-\$620.80
August	Taxes	\$0.00	\$0.00	\$610.88	\$0.00	\$1,122.48	-\$1,743.28
September	Mortgage Insurance	\$0.00	\$0.00	\$610.88	\$98.72	\$22.79	-\$1,667.35
September	Insurance	\$0.00	\$0.00	\$610.88	\$0.00	\$116.73	-\$1,784.08
October	Mortgage Insurance	\$0.00	\$0.00	\$610.88	\$0.00	\$22.79	-\$1,806.87
November	Mortgage Insurance	\$0.00	\$0.00	\$610.88	\$98.72	\$22.79	-\$1,730.94
November	Mortgage Insurance	\$0.00	\$0.00	\$610.88	\$0.00	\$22.79	-\$1,753.73

Review Your Escrow Account History (07/01/15 to 04/30/18) Continued

PROJECTED					ACTUAL		
Month	Item Description	Payment to Escrow	Payment from Escrow	Escrow Running Balance	Payment to Escrow	Payment from Escrow	Escrow Running Balance
November	Mortgage Insurance	\$0.00	\$0.00	\$610.88	\$0.00	\$22.79	-\$1,776.52
December	Taxes	\$0.00	\$0.00	\$610.88	\$98.72	\$271.45	-\$1,949.25
February	Mortgage Insurance	\$0.00	\$0.00	\$610.88	\$197.44	\$22.79	-\$1,774.60
March	Mortgage Insurance	\$0.00 @	\$0.00 @	\$610.88	\$2,474.37	\$22.79	\$676.98
April	Mortgage Insurance	\$0.00 @	\$0.00 @	\$610.88	\$98.72	\$22.79	\$752.91
Total		\$1,184.64	\$1,184.58		\$6,292.72	\$4,686.95	

The item indicated in red is the difference from a previous estimate either in date or the amount. An @ symbol indicates a scheduled payment to or from your escrow account which has not been made. Enclosed you will find a guide and answers to frequently asked questions to further assist you with understanding your escrow account and the terms in this statement.

If you have any questions, visit flagstar.com to chat directly with a support agent or call us at (800) 968-7700.

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN**

IN RE:

Brett Svatora

Case No.: 14-30028

Judge: Daniel S. Opperman

Chapter: 13

Debtor,

_____ /

PROOF OF SERVICE

I, Jordan Tucker, state that on the 9th day of April 2018, I served a copy of the Notice of Payment Change and Proof of Service of same upon the below listed parties:

Carl Bekofske
400 N. Saginaw Street
Suite 331
Flint, MI 48502

Brett Svatora
648 Olde English Circle
Howell, MI 48855

By placing same in a well sealed envelope, by first class mail, with the proper prepaid postage thereon and depositing same in a United States Mail receptacle in the City of Rochester, State of Michigan to Debtor and via CM-ECF electronic filing to the Chapter 13 Trustee.

/s/ Jordan Tucker

Jordan Tucker
Employee of Potestivo & Associates,
P.C.
251 Diversion St.
Rochester, MI 49307
(248)853-4400
jtucker@potestivolaw.com